

REMARKS

This application has been reviewed in light of the Office Action dated August 25, 2003. Claims 1-3 and 7 are now presented for examination. Claims 4-6 and 8 were previously cancelled without prejudice. Claims 1 and 7 have been amended to more particularly point out and distinctly claim the subject matter regarded as the invention. Claims 1 and 7 are independent. Favorable review is respectfully requested.

Claim 7 has been amended to explicitly recite that each user has a user identifier, in order to more clearly provide the phrase "each user identifier" with proper antecedent basis.

Claims 1-3 and 7 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Miller (U.S. Pat. No. 6,101,481) in view of Rassman et al. (U.S. Pat. No. 4,937,743) and official notice. The applicants respectfully submit that amended independent claims 1 and 7 are patentable over the art cited by the Examiner, for the following reasons.

The present invention, as defined in claim 1, is directed to a method for facilitating implementation of an automated system for transacting business. It is a feature of the invention that (1) there are predetermined rules governing business conduct; (2) a list is prepared, in accordance with those rules, of pairs of incompatible transactions; and (3) user security profiles are compared with this list; and (4) a report is generated indicating those security profiles which include incompatible transactions and the user identifiers associated therewith. It is explicitly recited that the comparing step and the generating step are automated. The term "incompatible transactions" refers to transactions which, if performed by the same user, would permit misuse of the system or fraud (specification, page 6, lines 15-16). Similarly, claim 7 is directed to a computer-readable storage medium having stored therein instructions for performing a method with the above-noted features.

Miller is understood to disclose a task management system in which a task controller is identified as responsible for a given task, and details of the task are shared between two or more people. Miller does not address the problem of a given user being responsible for incompatible tasks, and makes no suggestion that tasks or users are subject to predetermined rules of business conduct. As noted by the Examiner, Miller lacks specific teaching regarding the steps of preparing a list of incompatible transactions, comparing each security profile with

the list, and generating a report. In particular, Miller does not disclose or suggest that the comparing and generating steps are automated. The present invention would thus not have been obvious from the Miller reference.

Rassman et al. is understood to disclose a resource management system in which a database is provided having information about the resources, and availability of the resources is monitored and displayed as a function of time. Rassman et al. suggests (col. 3, lines 2-21) that the system may be used to automatically adjust schedules in the event of scheduling conflicts. It should be noted that for Rassman et al., the term "conflicts" is used to indicate a lack or imbalance of resources, as opposed to misuse of the system or fraud. Rassman et al. does not teach or suggest that tasks or transactions may be conflicting or incompatible because of rules governing business conduct. Rassman et al. also does not suggest that a user of the system might have a security profile including a set of authorized transactions. Furthermore, Rassman et al. does not suggest identifying security profiles having incompatible transactions (i.e. incompatible with rules governing business conduct). Accordingly, Rassman et al. does not teach or suggest the above-noted features of the present invention.

A combination of Miller and Rassman et al. would at best yield a system in which users would be delegated tasks or assigned to teams for performing tasks, and in which those users could monitor the availability of various resources and coordinate their use. In the cited references, the question of whether a given user should perform a given transaction is a matter of whether the user has been assigned a task (Miller) or a matter of whether appropriate resources are available (Rassman et al.). Neither of the references, considered alone or in combination, suggests preparing a list of incompatible transactions in accordance with predetermined rules governing business conduct, as in the present invention. It follows that neither reference (nor a combination thereof) suggests comparing such a list with a security profile, or generating a report indicating those security profiles which include incompatible transactions. Furthermore, the cited references do not suggest that the comparing and generating steps are automated, as in the present invention.

The Examiner takes Official Notice that "it is well known in business to create a list of incompatible transactions and monitor the transactions of the employees in order to determine

which employees have conducted incompatible transactions.” The applicants acknowledge that it is well known for an organization to have “Business Conduct Guidelines” (see specification, page 6, lines 12-13). A list of incompatible transactions may indeed be developed manually from those guidelines (specification, page 6, lines 11-16). The applicants wish to point out that in the present invention, there is an automated process for comparing users’ security profiles with that list, to identify security profiles including incompatible transactions, and for generating a report indicating those security profiles which include incompatible transactions. Stated another way, the present invention permits the business conduct guidelines to be implemented in an automated environment. It is respectfully submitted that this would not have been obvious from the non-automated development of those guidelines, or from the manual development of the list of incompatible transactions.

The Examiner suggests that, once the business conduct guidelines and the list of incompatible transactions are developed, it would be obvious to monitor employee compliance therewith. The applicants acknowledge that once the guidelines are in place, it is reasonable to implement monitoring and control of employees’ behavior. It is not obvious, however, how this may be done in the environment of an automated system for transacting business. It is the nature of such systems that the transactions are performed using computer systems, so that no physical or clearly visible trail leads back to the employee performing the transaction. The present invention addresses this problem by a preparing security profile for each system user and comparing each security profile with the list of incompatible transactions, to identify security profiles including at least one pair of incompatible transactions.

It should be noted that neither of the cited references suggests preparing a list of incompatible transactions in accordance with predetermined rules governing business conduct, as in the present invention. In taking Official Notice, the Examiner evidently suggests that it is obvious to apply the problem of incompatible transactions to the cited references; for example, to read “conflict” in Rassman et al. as including incompatible transactions. The applicants wish to again point out that Miller does not address the problem of a given user being responsible for incompatible tasks, and that Rassman et al. is concerned with scheduling and managing resources, and not with avoiding misuse or fraud involving those resources. Accordingly, the

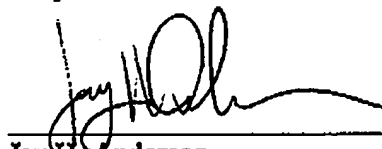
prior art does not provide the necessary motivation to include business conduct guidelines or comparison of security profiles with lists of incompatible transactions, as in the present invention. The prior art therefore does not suggest the desirability of the invention, so that the present invention would not have been obvious therefrom. MPEP § 2143.01.

The other claims in this application are each dependent from one of the independent claims discussed above and are therefore believed patentable for the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention, however, the individual consideration of each on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, the applicants respectfully request favorable consideration and early passage to issue of the present application.

The applicants' undersigned attorney may be reached by telephone at (845) 894-3667. All correspondence should continue to be directed to the below listed address.

Respectfully submitted,



Jay H. Anderson
Attorney for Applicants
Registration No. 38,371

INTERNATIONAL BUSINESS MACHINES CORPORATION
Intellectual Property Law Department
B/300-482
2070 Route 52
Hopewell Junction, New York 12533
Facsimile: (845) 892-6363